Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.3.2   Balance Inquiry from Cash Account

The Contractor may charge the recipient a fee for any balance inquiry transactions conducted at an ATM. The State will not be responsible for any fees for such transactions. The State supports recipients' use of the ARU for balance inquiries. **The Bidder shall specify any fee to be charged to recipients for ATM balance inquiries in the Cash Access Plan (See Section 5.10).**

Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.3.3   Denials

Transactions shall be denied if they do not meet the criteria listed in Section 6.6.1, Transaction Authorization or Denial. Transaction response shall include the reason for denial. Only in the event of denial due to insufficient funds shall the transaction response include the available balance (if the ATM is capable of printing available balance on the receipt). **Recipients may not be charged a fee by the processor for denied transactions conducted at ATMs.**

Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.4   Exception Transactions

6.6.2.4.1   Transaction Adjustments

A transaction adjustment is initiated by an acquirer to correct an out-of-balance condition identified during the terminal, retailer or acquirer reconciliation process. The adjustment shall reference a settled original transaction that is partially or completely erroneous. The Contractor shall have the capability to process such adjustments and adjust the recipient's account balance. Adjustments that affect recipients' accounts must comply with Federal and State noticing requirements. If a notice is required, the Contractor shall notify the county, which shall notify the recipient. Adjustments shall not be made until appropriate noticing has been completed.

Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.4.2   Chargebacks

The Contractor has the right to chargeback transactions to the acquirer to correct an amount incorrectly charged to the recipient. The Contractor shall credit the acquirer for any payment from a cardholder that is received after that transaction was charged back. The Contractor shall have the capability to process the chargeback and have this reflected in the recipient's account.

Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.4.3   Reversals/Cancellations

A transaction may be reversed or canceled. At an ATM, the cardholder may cancel a transaction. At a POS, the merchant will transmit the trace number and the exact dollar amount of the original transaction. The Contractor shall have the capability to accurately process the reversal/cancellation transaction and appropriately adjust the recipient's account balance.

Each ATM operator must be able to initiate reversals and partial reversals at the ATMs it drives.

Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.4.4   Resubmission of Denied Manual Food Stamp Transactions

If the Contractor denies a manual Food Stamp transaction or Store and Forward transaction due to an error in message format, the Contractor shall allow the resubmission of such transactions during the same calendar month in which the transaction was originally completed. Resubmissions are not allowed if the transaction was denied due to invalid PIN or insufficient funds.

Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.4.5   Re-presentation

The State will not permit re-presentation of denied transactions, as re-presentation is defined by Federal regulation 7 CFR 274.12 (l).

Meets Requirement: Yes _____   No _____

Description (if any): _____

6.6.2.5   Administrative Transactions

In addition to ATM and retail POS transaction functionality, the Contractor shall support administrative transaction functionality. Transactions that originate at administrative terminals for on-line transmission to the EBT host are subject to a requirement for two-second EBT host machine throughput for transaction processing, on average. At a minimum, the administrative transaction set that must be supported includes:

- Account setup
- Update account information
- Add program to an existing card
- Add additional cardholders to existing accounts
- Benefit authorization/cancellation
- Card issuance/activation
- Card replacement
- Recipient PIN selection
- Food coupon conversion
- Status the EBT card as lost or stolen
- Recipient account inquiry
- Reactivation of inactive accounts
- Debit a food stamp or cash account to pay a replacement card fee
- Voluntary claims repayment

The Contractor shall provide, install and maintain administrative terminal/POS application hardware, software and communication protocols to the State, county offices, and the FNS Regional Office. For each type of equipment to be deployed, the Bidder shall specify brand, model and technical capabilities.

The Contractor shall also supply administrative function software and communication protocols so that administrative transactions may be initiated from government-owned terminals or PCs. There shall be no additional cost for administrative function software provided to run without modification on existing terminal equipment.

Administrative terminal functionality shall include multi-level access controls to ensure that only authorized individuals process administrative transactions or access client account information through administrative terminals. Bidders must clearly explain their Proposal to provide administrative terminal functionality, including multi-level application access control, and must specify the hardware (terminals or other POS terminal configuration) and software that is necessary to support this function. Reports on transactions that originate at administrative terminals must identify the terminal ID and user ID for the transaction.

Meets Requirement: Yes _____   No _____

Reference Document: _____Page(s) _____

Description: _____